

Form 148 – ntedsmcs

**UNITED STATES BANKRUPTCY COURT**

District of New Jersey  
401 Market Street  
Camden, NJ 08102

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Case No.: 19–12873–JNP  
Chapter: 13  
Judge: Jerrold N. Poslusny Jr.

In Re: Debtor(s) (name(s) used by the debtor(s) in the last 8 years, including married, maiden, trade, and address):

Ernest M. Howard  
PO Box 8056  
Atlantic City, NJ 08404–8056

Social Security No.:

xxx–xx–4759

Employer's Tax I.D. No.:

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**NOTICE OF ORDER DISMISSING CASE**

NOTICE IS HEREBY GIVEN that an Order Dismissing the above captioned Case was entered on 12/4/19.

Any discharge which was granted in this case is vacated. All outstanding fees to the Court incurred by the dismissed debtor(s) are due and owing and must be paid within five (5) days from the date of this Order.

This dismissal may mean that the debtor is ineligible to file another bankruptcy petition for 180 days under 11 U.S.C. § 109(g).

Dated: December 4, 2019

JAN: ml

Jeanne Naughton  
Clerk

## Certificate of Notice Page 2 of 4

United States Bankruptcy Court  
District of New JerseyIn re:  
Ernest M. Howard  
DebtorCase No. 19-12873-JNP  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0312-1

User: admin  
Form ID: 148Page 1 of 3  
Total Noticed: 66

Date Rcvd: Dec 04, 2019

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Dec 06, 2019.

db #Ernest M. Howard, PO Box 8056, Atlantic City, NJ 08404-8056  
cr +City of Atlantic City, McManimon, Scotland & Baumann, LLC, 75 Livingston Avenue - 2nd Floor, Roseland, NJ 07068-3737  
cr +Deutsche Bank National Trust Company, as Trustee f, Robertson, Anschutz & Schneid, P.L., 6409 Congress Avenue, Ste 100, Boca Raton, FL 33487-2853  
518023099 Apex Asset Management, 2501 Oregon Pike Ste 120, Lancaster, PA 17601-4890  
518023101 Atlantic City Sewer Dept., 1200 Atlantic Ave # 300, Atlantic City, NJ 08401-7327  
518023102 +Atlantic City Tax Collector, 1301 Bacharach Blvd., #126, Atlantic City, NJ 08401-4600  
518023105 BMW Financial Group, PO Box 3608, Dublin, OH 43016-0306  
518023106 BSI Financial Services, PO Box 517, Titusville, PA 16354-0517  
518023104 Bayfront Emergency Physicians, 1 E New York Ave, Somers Point, NJ 08244-2340  
518062245 +City of Atlantic City, MCMANIMON, SCOTLAND & BAUMANN, LLC, 75 Livingston Avenue - 2nd Floor, Roseland, NJ 07068-3737  
518145224 +City of Millville, Law Offices of Nona L. Ostrove, LLC, 1000 White Horse Road, Suite 703, Voorhees, NJ 08043-4413  
518023109 +City of Pleasantville Tax Office, 18 N 1st St, Pleasantville, NJ 08232-2647  
518023110 Commercial Acceptance Co., PO Box 3268, Shiremanstown, PA 17011-3268  
518068156 +DEUTSCHE BANK NATIONAL TRUST COMPANY, AS TRUSTEE, ROBERTSON, ANSCHUTZ & SCHNEID, P.L., 6409 CONGRESS AVE., SUITE 100, BOCA RATON, FL 33487-2853  
518023113 Dembo, Brown & Burns, LLP, 1300 Route 73 Ste 205, Mount Laurel, NJ 08054-2200  
518023114 Direct T.V., c/o Diversified Consultants, PO Box 1391, Southgate, MI 48195-0391  
518023116 +Egg Harbor Township MUA, 3515 Bargaintown Rd, Egg Harbor Township, NJ 08234-8321  
518023119 Gary C. Zeitz, LLC, 1101 Laurel Oak Rd Ste 170, Voorhees, NJ 08043-4381  
518023120 Hyberg White & Mann PC, Executive Plaza,, 2111 New Rd Ste 105, Northfield, NJ 08225-1512  
518023122 +Jersey Shore Ambulatory Surgery, 405 Bethel Rd, Somers Point, NJ 08244-2186  
518023125 Millville Tax Collector, PO Box 609, Millville, NJ 08332-0609  
518023124 McCormick 106, LLC, 11350 McCormick Rd Ste 902, Hunt Valley, MD 21031-1002  
518023126 Milstead and Associates, 1 E Stow Rd, Marlton, NJ 08053-3118  
518023127 Nationstar Mortgage, PO Box 619063, Dallas, TX 75261-9063  
518023128 Nationstar Mortgage, LLC, 8950 Cypress Waters Blvd, Coppell, TX 75019-4620  
518058862 Ocwen Loan Servicing, LLC, ATTN: Bankruptcy Department, P.O. Box 24605, West Palm Beach, FL 33416-4605  
518127997 +PCII REO LLC, Gary C. Zeitz, LLC, 1101 Laurel Oak Road, Suite 170, Voorhees, NJ 08043-4381  
518026139 +Pro Cap II LLC, c/o Gary C. Zeitz LLC, 1101 Laurel Oak Rd., Ste. 170, Voorhees, NJ 08043-4381  
518023131 RAS Cintron, LLC, 130 Clinton Rd, Fairfield, NJ 07004-2926  
518023134 SLS, 8742 Lucent Blvd Ste 300, Littleton, CO 80129-2386  
518023132 Sandpiper Condominium Association, PO Box 2446, Ventnor City, NJ 08406-0446  
518133398 +Sandpiper Condominium Association, Inc, c/o Paul Aaronson, Esq, Heyberg White & M, 2111 New Road, Suite 105, Northfield NJ 08225-1512  
518023133 Shore Orthopaedic, Attn: 4th Floor Administrative Offices, 1 New York Rd., Somers Point, NJ 08244  
518428152 South Jersey Gas Company, PO Box 6091, Bellmawr, NJ 08099-6091  
518023135 Specialized Loan Servicing, 8742 Lucent Blvd Ste 300, Highlands Ranch, CO 80129-2386  
518023136 Stern, Lavinthal & Frankewenberg, LLC, F-005043-15, 105 Eisenhower Pkwy Ste 302, Roseland, NJ 07068-1640  
518023137 TTBL, LLC, c/o Pellegrino & Feldstein, 290 US Highway 46, Denville, NJ 07834-1239  
518162036 +The Bank of New York Mellon, KML Law Group, P.C., 216 Haddon Ave., Ste. 406, Westmont, NJ 08108-2812  
518149622 +The Bank of New York Mellon Trustee (See 410), c/o Specialized Loan Servicing LLC, 8742 Lucent Blvd, Suite 300, Highlands Ranch, Colorado 80129-2386  
518023138 +U.S. Bank Cust. Pro Cap II, 50 S 16th St Ste 1950, Philadelphia, PA 19102-2516  
518128000 +US Bank Cust for PC7 Firsttrust Bank, Gary C. Zeitz, LLC, 1101 Laurel Oak Road, Suite 170, Voorhees, NJ 08043-4381

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

smg E-mail/Text: usanj.njbankr@usdoj.gov Dec 04 2019 23:44:59 U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534  
smg +E-mail/Text: ustpreregion03.ne.ecf@usdoj.gov Dec 04 2019 23:44:56 United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235  
518428151 E-mail/Text: bankruptcy@pepcoholdings.com Dec 04 2019 23:44:32 Atlantic City Electric, Att: Bankruptcy / Revenue Recovery, 5 Collins Drive- STE 2133, Carneys Point, NJ 08069-3600  
518023100 E-mail/Text: athapa@acmua.org Dec 04 2019 23:45:48 Atlantic City MUA, PO Box 117, Atlantic City, NJ 08404-0117  
518033621 +EDI: AISACG.COM Dec 05 2019 04:18:00 BMW Bank of North America, AIS Portfolio Services, LP, 4515 N Santa Fe Ave. Dept. APS, Oklahoma City, OK 73118-7901  
518069679 EDI: BMW.COM Dec 05 2019 04:18:00 BMW Financial Services NA, LLC, P.O. Box 3608, Dublin, OH 43016  
518023103 EDI: BANKAMER.COM Dec 05 2019 04:18:00 Bank of America Home Loans, PO Box 31785, Tampa, FL 33631-3785

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Total Noticed: 66

Date Rcvd: Dec 04, 2019

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center (continued)

518023107 EDI: CAPONEAUTO.COM Dec 05 2019 04:18:00 Capital One Auto Finance, PO Box 259407,  
Plano, TX 75025-9407  
518037992 +EDI: AISACG.COM Dec 05 2019 04:18:00 Capital One Auto Finance, a division of,  
AIS Portfolio Services, LP, 4515 N Santa Fe Ave. Dept. APS, Oklahoma City, OK 73118-7901  
518023108 EDI: CAPITALONE.COM Dec 05 2019 04:18:00 Capital One Bank, PO Box 30281,  
Salt Lake City, UT 84130-0281  
518173100 +EDI: AIS.COM Dec 05 2019 04:18:00 Capital One Bank (USA), N.A., 4515 N Santa Fe Ave,  
Oklahoma City, OK 73118-7901  
518053432 +E-mail/Text: tracey.gregoire@millvillenj.gov Dec 04 2019 23:44:57 City of Millville,  
12 S. High Street, Millville, NJ 08332-4244  
518023111 E-mail/Text: csdlclientservices@cboflanc.com Dec 04 2019 23:45:26  
Credit Bureau of Lancaster County, 218 W Orange St, Lancaster, PA 17603-3746  
518023112 E-mail/PDF: creditonebknotifications@resurgent.com Dec 04 2019 23:47:06 Credit One Bank, NA,  
PO Box 98873, Las Vegas, NV 89193-8873  
518023115 EDI: DCI.COM Dec 05 2019 04:18:00 Diversified Consultants, Inc, PO Box 551268,  
Jacksonville, FL 32255-1268  
518182603 E-mail/Text: ar@figadvisors.com Dec 04 2019 23:45:22  
FIG as Custodian for FIG NJ18, LLC and Secured Par, PO Box 54472,  
New Orleans Louisiana 70154-4472  
518023117 EDI: AMINFOFP.COM Dec 05 2019 04:18:00 First Premier Bank, PO Box 5524,  
Sioux Falls, SD 57117-5524  
518023118 E-mail/Text: bankruptcy@fult.com Dec 04 2019 23:45:47 Fulton Bank of New Jersey,  
1 Penn Sq, Lancaster, PA 17602-2853  
518023121 E-mail/Text: ipfscollectionsreferrals@ipfs.com Dec 04 2019 23:45:24 Imperial PFS,  
30 Montgomery St Ste 501, Jersey City, NJ 07302-3821  
518023123 E-mail/PDF: resurgentbknotifications@resurgent.com Dec 04 2019 23:47:11 LVNV Funding,  
Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587  
518023129 +Fax: 407-737-5634 Dec 04 2019 23:58:36 Ocwen Loan Servicing, LLC, 1661 Worthington Rd.,  
Ste. 100, West Palm Beach, FL 33409-6493  
518023130 EDI: PRA.COM Dec 05 2019 04:18:00 Portfolio Recovery Associates, PO Box 12914,  
Norfolk, VA 23541-0914  
518187629 EDI: PRA.COM Dec 05 2019 04:18:00 Portfolio Recovery Associates, LLC,  
c/o Capital One Bank, N.a., POB 41067, Norfolk VA 23541  
518075323 +EDI: JEFFERSONCAP.COM Dec 05 2019 04:18:00 Premier Bankcard, Llc,  
Jefferson Capital Systems LLC Assignee, Po Box 7999, Saint Cloud Mn 56302-7999  
518075323 +E-mail/Text: JCAP\_BNC\_Notices@jcap.com Dec 04 2019 23:45:14 Premier Bankcard, Llc,  
Jefferson Capital Systems LLC Assignee, Po Box 7999, Saint Cloud Mn 56302-7999  
518025539 +EDI: RMSC.COM Dec 05 2019 04:18:00 Synchrony Bank, c/o of PRA Receivables Management, LLC,  
PO Box 41021, Norfolk, VA 23541-1021

TOTAL: 26

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

518074355\* LVNV Funding, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587  
TOTALS: 0, \* 1, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update.  
While the notice was still deliverable, the notice recipient was advised to update its address with the court immediately.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Dec 06, 2019

Signature: /s/Joseph Speetjens

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on December 4, 2019 at the address(es) listed below:

Denise E. Carlson on behalf of Creditor The Bank of New York Mellon fka The Bank of New York,  
as Trustee, et al... dcarlon@kmlawgroup.com, bkgroup@kmlawgroup.com  
Harold N. Kaplan on behalf of Creditor Deutsche Bank National Trust Company, as Trustee for  
GSAA Home Equity Trust 2007-4 Asset-Backed Certificates Series 2007-4 hkaplan@rasnj.com,  
informationathnk@aol.com

District/off: 0312-1

User: admin  
Form ID: 148

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The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system (continued)

Isabel C. Balboa ecfmail@standingtrustee.com, summarymail@standingtrustee.com  
Isabel C. Balboa on behalf of Trustee Isabel C. Balboa ecfmail@standingtrustee.com,  
summarymail@standingtrustee.com  
Jennifer R. Gorchow on behalf of Trustee Isabel C. Balboa jgorchow@standingtrustee.com  
Joshua H. Raymond on behalf of Creditor City of Atlantic City jraymond@msbnj.com  
Kevin Gordon McDonald on behalf of Creditor The Bank of New York Mellon fka The Bank of New  
York, as Trustee, et al... kmcdonald@kmlawgroup.com, bkgroup@kmlawgroup.com  
Linda S. Fossi on behalf of Creditor PCII REO LLC and US Bank Cust for PC7 Firsttrust Bank  
lfossi@zeitzlawfirm.com,  
gzeitz@zeitzlawfirm.com;cdillon@zeitzlawfirm.com;rzeitz@zeitzlawfirm.com  
Nona Ostrove on behalf of Creditor City of Millville nostrove@ostrovelaw.com  
Raymond Shockley, Jr on behalf of Trustee Isabel C. Balboa ecf@standingtrustee.com  
Sindi Mncina on behalf of Creditor Deutsche Bank National Trust Company, as Trustee for GSAA  
Home Equity Trust 2007-4 Asset-Backed Certificates Series 2007-4 smncina@rascrane.com  
Steven A. Silnutzer on behalf of Debtor Ernest M. Howard stevenasil2000@yahoo.com,  
G28047@notify.cincompass.com;silnutzerlaw@gmail.com  
U.S. Trustee USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 13